

EXHIBIT B



March 24, 2022

Ms. Jennifer Ashley
 Attorney at Law
 Salvi, Schostok & Pritchard, P.C.
 161 North Clark Street
 Suite 4700
 Chicago, IL 60601

RE: Rula Mansour

Dear Ms. Ashley:

The attached Medical Care Cost Summary reveals that the monies needed by Rula Mansour for future health and medical care are stated in a range of \$440,810 to \$468,212. The figures are stated in terms of present value, based upon the range of treatment options and treatment costs of the underlying life care plan prepared by Gary M. Yarkony, MD on February 3, 2021 and his November 18, 2021 Life Care Plan Addendum. These figures consider appropriate rates of interest and medical care increases in the areas of commodities and services.

The present value of Rula Mansour's future health and medical care costs broken out by Dr. Yarkony's categories is shown in Figure 1.

Figure 1 - Present Value of Medical Costs by Cost Category

Cost Category	Present Value of Medical Costs
Medications	\$308,102
Additional Medical Care ¹	\$97,608 to \$122,010
Physical Therapy	\$35,100 to \$38,100
Total Cost	\$440,810 to \$468,212

Table 1 examines the interrelationship over time between the rate of medical cost changes and the rate of interest. An inspection of the table reveals fluctuation over time. However, the real rates remain relatively constant. Our present value calculation based on historical 60-year average assumes that similar trends will persist in the future.

¹ Dr. Yarkony opines that Ms. Mansour is at risk for substantial additional costs for injections by pain management and neurological testing. Examples of possible future procedures include the following: MRI Brain \$3,050, MRI C-spine \$2,144, MRI L-spine \$2,150, Cervical Facet Injection \$11,123 and Cervical Epidural Injection \$6,706.

Please advise if further information is desired.

Sincerely,
VOCATIONAL ECONOMICS, INC.

For the Firm

A handwritten signature in black ink, appearing to read "David Gibson", written over a light gray rectangular background.

David S. Gibson, MBA, MRC

/mg

Table 1

Source	Indices	Nominal or Real*	1961-2021	1971-2021	1981-2021	1991-2021	2001-2021	2011-2021
1a	All Items	Nom	3.7%	3.9%	2.8%	2.3%	2.1%	1.9%
		Real	-	-	-	-	-	-
1b	Medical Services	Nom	5.7%	5.8%	5.0%	4.0%	3.7%	3.1%
		Real	1.9%	1.8%	2.1%	1.7%	1.6%	1.2%
1c	Hospital & Related	Nom	7.4%	7.4%	6.4%	5.4%	5.3%	4.0%
		Real	3.6%	3.4%	3.5%	3.0%	3.1%	2.1%
1d	Commodities	Nom	3.6%	4.2%	3.8%	2.6%	2.1%	1.5%
		Real	-0.1%	0.3%	1.0%	0.3%	0.0%	-0.4%
1e	Professional Svcs.	Nom	4.8%	4.8%	3.9%	3.0%	2.5%	1.8%
		Real	1.1%	0.9%	1.1%	0.7%	0.4%	-0.1%
2	Compensation	Nom	5.0%	4.8%	3.9%	3.5%	3.2%	3.4%
		Real	1.3%	0.9%	1.1%	1.2%	1.1%	1.5%
3	Interest	Nom	4.5%	4.5%	3.7%	2.3%	1.2%	0.6%
		Real	0.8%	0.6%	0.9%	0.0%	-0.9%	-1.3%

1 U.S. Bureau of Labor Statistics. 2021. Consumer Price Index, All Urban Consumers (CPI-U), U.S. City Average. Accessed February 2022. <http://data.bls.gov/cgi-bin/srgate>.

1a Use Series CUUR0000SA0.

1b Use Series CUUR0000SAM2.

1c Use Series CUUR0000SEMD. The Hospital Services index was first published in 1978. Prior years are imputed by the long-term relationship between Hospital Services and Medical Services.

1d Use Series CUUR0000SAM1.

1e Use Series CUUR0000SEMC. The Professional Services index was first published in 1967. Prior years are imputed by the long-term relationship between Professional Services and Physician Services.

2 U. S. Bureau of Labor Statistics. 2021. Major Sector Productivity and Costs Index: Business Sector, Hourly Compensation. Accessed February 2022. <http://data.bls.gov/cgi-bin/srgate> (use Series ID #: PRS84006103).

3 Federal Reserve Bank. 2021. 3-Month Treasury Bill Secondary Market Rate Discount Basis. Accessed February 2022. <https://www.federalreserve.gov/datadownload/Choose.aspx?rel=H15>.

* Nominal rates represent the geometric mean of the change in indices from the beginning to the end of the respective periods. Real rates remove the general rate of inflation (All Items) from the nominal values.

2/10/22

Life Care Plan for: Rula Mansour**Attorney: Jennifer Ashley****Planner: Gary Yarkony**

Rate	Anal	Duration	Yrs.	Frequency	Annual Cost	Current Cost	Present Value
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Present Age:	44
Life Expectancy:	39*
Age of Death:	83.0

Rates Used (Real)

<i>Type</i>	<i>Abbr</i>	<i>Grow.</i>	<i>Disc.</i>	<i>Net.</i>
General Inflation	CPI	0.0%	0.8%	0.80% Disc
Medical Services	MS	1.9%	0.8%	1.09% Grow
Hospital Services	HS	3.6%	0.8%	2.78% Grow
Medical Commodities	MC	-0.1%	0.8%	0.90% Disc
Professional Services	PRSV	0.8%	0.8%	0.00% Disc
Compensation	CMP	0.8%	0.8%	0.00% Disc

Analyses Included

1 Base Case

* Arias, Elizabeth and Jiaquan Xu. National Vital Statistics Reports, vol. 69 no. 12, United States Life Tables, 2018. National Center for Health Statistics, U.S. Center for Disease Control and Prevention, Hyattsville, MD, 2020. <https://www.cdc.gov/nchs/data/nvsr/nvsr69/nvsr69-12-508.pdf> (accessed November 2020).

Life Care Plan for: Rula Mansour**Attorney: Jennifer Ashley****Planner: Gary Yarkony**

	Rate	Anal	Duration	Yrs.	Frequency	Annual Cost	Current Cost	Present Value
Medications								
Ajovy 225mg Syringe	MC	All	Now to Life Expectancy	39	Monthly	\$9,120.00	\$355,680	\$298,842
Gabapentin 300mg	MC	All	Now to Life Expectancy	39	Monthly	\$197.28	\$7,694	\$6,464
Tylenol #3 (30-30mg)	MC	All	Now to Life Expectancy	39	Monthly	\$85.32	\$3,327	\$2,796
Medications Totals								
Analysis: All Analyses								
Medical Commodities (0.90% Disc)							\$366,701	\$308,102

Life Care Plan for: Rula Mansour

Attorney: Jennifer Ashley

Planner: Gary Yarkony

	Rate	Anal	Duration	Yrs.	Frequency	Annual Cost	Current Cost	Present Value
Additional Medical Care								
Pain Mgmt, Gen Med, Neurosurgery, Neuro	MS	All	Now to Life Expectancy	39	Annually	\$2,000.00 to \$2,500.00	\$78,000 to \$97,500	\$97,608 to \$122,010

Life Care Plan for: Rula Mansour

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Planner: Gary Yarkony

	Rate	Anal	Duration	Yrs.	Frequency	Annual Cost	Current Cost	Present Value
<i>Future Physical Therapy</i>								
Future Physical Therapy	PRSV	All	Now to Life Expectancy	39	100 Total Times During Span	\$900.00 to \$976.92	\$35,100 to \$38,100	\$35,100 to \$38,100

Life Care Plan for: Rula Mansour**Attorney: Jennifer Ashley****Planner: Gary Yarkony**

Rate	Anal	Duration	Yrs.	Frequency	Annual Cost	Current Cost	Present Value
<i>Analysis Totals</i>							
Analysis: Base Case							
					Medical Commodities (0.90% Disc)	\$366,701	\$308,102
					Medical Services (1.09% Grow)	\$78,000 to \$97,500	\$97,608 to \$122,010
					Professional Services (0.00% Disc)	\$35,100 to \$38,100	\$35,100 to \$38,100
Grand Total						\$479,801 to \$502,301	\$440,810 to \$468,212